DETER·DETECT·DEFEND

AVOID THEFT

www.ftc.gov/idtheft

Avoid ID Theft

How to Deter, Detect, and Defend Against Identity Theft

Presented (insert date)
By (insert organization's name)

THE FEDERAL TRADE COMMISSION

PRESENTATION OVERVIEW

- What is identity theft?
- How does identity theft happen?
- What can you do?
  - Deter
  - Detect
  - Defend
- Where can you learn more?

WHAT IS IDENTITY THEFT?

- It occurs when someone steals your personal information –

  e.g., credit card or Social Security number – and uses it fraudulently

- It can cost you time and money
- It can destroy your credit and ruin your good name

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HOW DOES IDENTITY THEFT HAPPEN?

Identity thieves may:

- Go through your trash or “dumpster dive”
- Steal your wallet or purse
- Steal your mail or submit a change of address form for your mail
- Use “phishing” or fake emails to get you to provide personal information
- Steal personnel records from their employers

WHAT CAN YOU DO?

DETER

- Deter identity thieves by safeguarding your information

DETECT

- Detect suspicious activity by routinely monitoring your f
  accounts and billing statements

DEFEND

- Defend against identity theft as soon as you suspect a pr

DETER

DETECT

DEFEND

DETER identity thieves by safeguarding your informat

- Shred financial documents before discarding them
- Protect your Social Security number
- Don’t give out personal information unless you’re sure wh you’re dealing with
- Don’t use obvious passwords
- Keep your information secure

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DETECT suspicious activity by routinely monitoring y accounts and billing statements.

- Be alert
  - ❑ Mail or bills that don't arrive
  - ❑ Denials of credit for no reason
- Inspect your credit report
  - ❑ Law entitles you to one free report a year from each credit reporting agencies if you ask for it
  - ❑ Online: www.AnnualCreditReport.com; by phone: 1-877- or by mail: Annual Credit Report Request Service, P. Atlanta, GA 30348-5281
- Inspect your financial statements
  - ❑ Look for charges you didn't make

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DETECT

DEFEND

DEFEND against identity theft as soon as you suspect a problem.

- Place a “Fraud Alert” on your credit reports by calling a three nationwide credit reporting companies:
  - ❑ Equifax: 1-800-525-6285
  - ❑ Experian: 1-888-397-3742
  - ❑ TransUnion: 1-800-680-7289
  - ❑ Review reports carefully, looking for fraudulent acti
- Close accounts that have been tampered with or opened fra
- File a police report
- Contact the Federal Trade Commission

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WHERE CAN YOU LEARN MORE?

Online: ftc.gov/idtheft

By phone: 1-877-ID-THEFT

By mail: Identity Theft Clearinghouse

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

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